

A Story a Week ...

... from woodblock printmaker David Bull

Out to Pasture

I told you last week about getting together with some friends for an evening of nice food and pleasant companionship. Those conversations always give me plenty of topics for A Story A Week!

I mentioned that we were all of a 'similar age' and that is true, but as it turned out, I was the youngest of the ten people around the table the other night, by just a few months. (It's a nice feeling - me with my white beard - to be the 'baby' in a group!) Now generally, when people are only a couple of years apart in age it doesn't really make much difference at all, but there are a few stages of life when it makes a great deal. Children four years old and six years old for example, have a hugely different life, and the younger one looks forward with great anticipation to becoming six, and going off to school.

Then towards the other end of life, a person just a couple of years shy of pensionable age (such as myself) has a very different life from one who has already reached that milestone. Three of the five men at the dinner party are retired from careers; one was a gardener, one a civil servant, and one a school teacher. I don't know the intimate details of their financial life, but they seem to have their affairs well in order - owning their own homes, and having adequate pension income to support their way of living.

So are the other two of us looking forward 'with great anticipation' - like the young children - to reaching this milestone? Well, I can't speak for the other man in the same position, but for myself, I have to say that I'm not looking forward to it at all. Or more properly, I should say that there is nothing there to look forward to!

You see, unlike the other members of the group, all whom spent their working years in 'normal' employment, and thus have pensions due them, I have been self-employed for most of my life. I have no employment pension at all. To make matters worse, because I have split my working years between two countries - Canada and Japan - I 'fall through the cracks' and will receive no state pension from either place. When I reach 60 ... 65 ... 70 ... or whatever age one considers to be pensionable age, nothing will change. To eat, I must continue to work.

(That is not completely true; because I did work for a handful of years in Canada, I may perhaps be eligible for some kind of benefit one day. But even if this is so, it would be only a very small amount indeed.)

It is actually quite curious to me that I find myself in this situation, because I have always thought of myself as being a well-organized and carefully-planned person. I suppose as with most young people, when I was younger I gave these things no thought at all, and now that I am approaching an age where they become important, it is too late to do anything about it. For example, if I were to join the Japanese pension plan now, and make payments every month, I wouldn't be eligible to receive benefits until my 91st birthday!

My table friends and I have discussed these things before, and I can understand their position - they worked long and hard for many years as 'salarymen', and have reached their reward. In their minds, I have been kind of 'playing around' all these years, and will now pay the price for the freedom I have enjoyed.

Well, so be it; I did indeed make my own choice of which direction to take my life, and have no complaint. And in truth, I think I am the kind of person who couldn't actually 'retire' anyway. If I were suddenly to start receiving a lump of money every month, it would probably take away a lot of the drive to get things done. And that reminds me, the date for this month's mortgage payment is looming closer and closer. I've got to get busy in the workshop. See you later!

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